

UNITED STATES BANKRUPTCY COURT District of New Jersey
Caption in Compliance with D.N.J. LBR 9004-1(b) Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888
In re: George Frater Gloria Frater Debtor(s)



Order Filed on July 28, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 13-36259 / MBK

Hearing Date: 06/28/2016

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: July 28, 2016


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 05/13/2016, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$36,995.00 PAID TO DATE

\$2,530.00 for 29 months beginning 7/1/2016

ORDERED that the case is confirmed with a calculated plan funding of \$110,365.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED as follows:

The real properties surrendered in Part 4c of the previously confirmed Chapter 13 Plan are restated and shall be incorporated herein and made part of the within Order Confirming Modified Chapter 13 Plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
George Frater
Gloria Frater
Debtors

Case No. 13-36259-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2016.

db/jdb +George Frater, Gloria Frater, 77 Ewingville Rd, Trenton, NJ 08638-2755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor New Jersey Boardwalk Lien Investments, LLC
agreenberg@hgllclaw.com, Aholmes@hgllclaw.com
Adam D. Greenberg on behalf of Creditor Pro Capital Fund I, LLC agreenberg@hgllclaw.com,
Aholmes@hgllclaw.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Bruce M. Sattin on behalf of Creditor Solomon Shapiro, et. al. bsattin@szaferman.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
dcarlon@zuckergoldberg.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
dcarlon@zuckergoldberg.com
John Zimnis on behalf of Debtor George Frater njbankruptcylaw@aol.com.
John Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcylaw@aol.com.
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,
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Linda S. Fossi on behalf of Creditor MTAG-Cust-ATCF II NJ-Cap One lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com/cdillon@zeitzlawfirm.com/rzeitz@zeitzlawfirm.com
Linda S. Fossi on behalf of Creditor Life Center Academy lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com/cdillon@zeitzlawfirm.com/rzeitz@zeitzlawfirm.com
Peter E. Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcylaw@aol.com
Peter E. Zimnis on behalf of Debtor George Frater njbankruptcylaw@aol.com

TOTAL: 16